

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas R. Kiel
Debtor

Case No. 14-01947-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 3
Total Noticed: 89

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db +Douglas R. Kiel, 480 Moritz Road, Orrtanna, PA 17353-9718
cr +Bank of America, N.A. c/o Prober & Raphael, A Law, P.O. Box 4365,
Woodland Hills, CA 91365-4365
cr +U.S BANK NATIONAL ASSOCIATION, Robertson, Anschutz, Shcneid P.L., 6409 Congress Ave,
Suite 100, Boca Raton, FL 33487-2853
4509515 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4481148 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: AHFC, 201 LITTLE FALLS DR, WILMINGTON, DE 19808)
4481163 +BUREAU OF ACCOUNT MGMT., 3607 ROSEMONT AVE. SUITE 502, PO BOX 8875,
CAMP HILL, PA 17001-8875
4481164 +BUREAU OF ACCOUNT MGMT., P.O. BOX 8875, CAMP HILL, PA 17001-8875
4481162 +BUREAU OF ACCOUNT MGMT., 3607 ROSEMONT AVE. SUITE 502, CAMP HILL, PA 17011-6943
4481161 Blatt Hasenmiller Leibsker & Moore, 10 S. La Salle Street, Suite 2200,
Chicago, IL 60603-1069
4509519 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4481170 +CERTIFIED RECOVERY, 1280 W CLAIRMONT A SUITE 1, EAU CLAIRE, WI 54701-5101
4481174 +CHASE, OH4-7399, PO BOX 182613, COLUMBUS, OH 43218-2613
4481173 +CHASE, PO BOX 78420, PHOENIX, AZ 85062-8420
4481179 +CITIBANK SOUTH DAKOTA, C/O BLATT HASENMILLER LEIBSKER MOOR, 5 GREAT VALLEY PKWY., SUITE 100,
MALVERN, PA 19355-1426
4481180 +CITIBANK SOUTH DAKOTA, N.A., P.O. BOX 6191, SIOUX FALLS, SD 57117-6191
4481182 +CITIBANK, N.A., C/O BLATT, HASENMILLER, ET AL, 1835 MARKET STREET, SUITE 501,
PHILADELPHIA, PA 19103-2933
4481183 +EDWIN A. ABRAHAMSEN & ASSOC PC, 120 N. KEYSER AVE., SCRANTON, PA 18504-9701
4481185 +GETTYSBURG HOSPITAL, 147 GETTYS STREET, GETTYSBURG, PA 17325-2536
4481186 +GETTYSBURG HOSPITAL, P.O. BOX 1507, YORK, PA 17405-1507
4481184 +GETTYSBURG HOSPITAL, P.O. BOX 3786, GETTYSBURG, PA 17325-0786
4566904 +HAMILTONBAN TOWNSHIP PROPERTY TAX, PO BOX 526, FAIRFIELD, PA 17320-0526
4566905 +HAMILTONBAN TOWNSHIP PROPERTY TAX, 23 CARROLLS TRACT ROAD, FAIRFIELD, PA 17320-9447
4566906 +HOLY SPIRIT HOSPITAL, 503 NORTH 21ST STREET, CAMP HILL, PA 17011-2288
4566907 +HOLY SPIRIT HOSPITAL, P O BOX 822183, PHILADELPHIA, PA 19182-2183
4481141 +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4481192 +MORTGAGE SERVICE CENTER, 2001 BISHOPS GATE BLVD, MOUNT LAUREL, NJ 08054-4604
4481193 +MORTGAGE SERVICE CENTER, 3000 LEADENHALL RD., MOUNT LAUREL, NJ 08054-4606
4481196 +OSS, 1855 POWDER MILL ROAD, YORK, PA 17402-4723
4481197 OSS ORTHOPAEDIC HOSPITAL, PO BOX 347371, PITTSBURGH, PA 15251-4371
4489742 OSS Orthopaedic Hospital, PO Box 868, Eau Claire, WI 54702
4481143 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4481200 +PENN STATE MILTON HERSHEY, 500 UNIVERSITY DR, HERSHEY, PA 17033-2360
4488925 +PHH Mortgage Corporation, Mortgage Service Center, One Mortgage Way, Mt. Laurel, NJ 08054,
Mailstop: SV 08054-4637
4993528 +Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
Boca Raton, FL 33487-2853
4481142 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4481211 +US BANK HOME MORTGAGE, P.O. BOX 20005, OWENSBORO, KY 42304-0005
4481209 +US BANK HOME MORTGAGE, P.O. BOX 790414, SAINT LOUIS, MO 63179-0414

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4566903 E-mail/Text: dcrum@adamscounty.us Jun 18 2019 19:45:33 ADAMS COUNTY TAX CLAIM BUREAU,
ROOM 204, 111-117 BALTIMORE STREET, GETTYSBURG, PA 17325
4566902 +E-mail/Text: dcrum@adamscounty.us Jun 18 2019 19:45:33 ADAMS COUNTY TAX CLAIM BUREAU,
111-117 BALTIMORE STREET, P.O. BOX 3181, GETTYSBURG, PA 17325-0181
4481147 EDI: AFNIRECOVERY.COM Jun 18 2019 23:33:00 AFNI, INC., 404 BROCK DRIVE, P.O. BOX 3427,
BLOOMINGTON, IL 61702-3427
4481146 +EDI: AFNIRECOVERY.COM Jun 18 2019 23:33:00 AFNI, INC., PO BOX 3097,
BLOOMINGTON, IL 61702-3097
4481149 +EDI: AMEREXPR.COM Jun 18 2019 23:33:00 AMERICAN EXPRESS, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
4481150 EDI: AMEREXPR.COM Jun 18 2019 23:33:00 AMERICAN EXPRESS *, PO BOX 1270,
NEWARK, NJ 07101-1270
4481151 EDI: HNDA.COM Jun 18 2019 23:33:00 AMERICAN HONDA FINANCE CORP., P.O. BOX 7829,
PHILADELPHIA, PA 19101
4481153 EDI: HNDA.COM Jun 18 2019 23:33:00 AMERICAN HONDA FINANCIAL, PO BOX 105027,
ATLANTA, GA 30348-5027
4489039 EDI: HNDA.COM Jun 18 2019 23:33:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4481152 +EDI: HNDA.COM Jun 18 2019 23:33:00 AMERICAN HONDA FINANCE CORPORATION,
200 CONTINENTAL DR., NEWARK, DE 19713-4334
4481154 +E-mail/Text: info@aal.bz Jun 18 2019 19:45:25 ANESTHESIA ASSOC. OF LANC.,
133 E. FREDERICK STREET, LANCASTER, PA 17602-2294
4532620 EDI: BECKLEE.COM Jun 18 2019 23:33:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4486589 EDI: AIS.COM Jun 18 2019 23:33:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

4481155 EDI: BANKAMER.COM Jun 18 2019 23:33:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410

4481156 EDI: BANKAMER.COM Jun 18 2019 23:33:00 BANK OF AMERICA, PO BOX 15019,
WILMINGTON, DE 19886-5019

4481158 EDI: BANKAMER.COM Jun 18 2019 23:33:00 BANK OF AMERICA*, PO BOX 982236,
EL PASO, TX 79998-2236

4481157 +EDI: BANKAMER2.COM Jun 18 2019 23:33:00 BANK OF AMERICA, 201 N. TRYON ST,
CHARLOTTE, NC 28202-1331

4481159 +EDI: TSYS2.COM Jun 18 2019 23:33:00 BARCLAYS BANK DELAWARE, 125 SOUTH WEST ST,
ATT: CREDIT BUREAU, WILMINGTON, DE 19801-5014

4481160 +EDI: TSYS2.COM Jun 18 2019 23:33:00 BARCLAYS BANK DELAWARE, P.O. BOX 8803,
WILMINGTON, DE 19899-8803

4520029 +EDI: BANKAMER.COM Jun 18 2019 23:33:00 Bank of America, N.A., Bankruptcy Department,
P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012

4481165 +EDI: RESURGENT.COM Jun 18 2019 23:33:00 CACH, LLC, 4340 S MONACO ST UNIT 2,
DENVER, CO 80237-3485

4481166 +EDI: RESURGENT.COM Jun 18 2019 23:33:00 CACH, LLC, 370 17TH STREET, STE 5000,
DENVER, CO 80202-5616

4481167 EDI: CAPITALONE.COM Jun 18 2019 23:33:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285

4481168 +EDI: CAPITALONE.COM Jun 18 2019 23:33:00 CAPITAL ONE BANK (USA), N.A.*,
1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407

4481169 EDI: CAPITALONE.COM Jun 18 2019 23:33:00 CAPITAL ONE BANK*, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285

4481172 +EDI: CHASE.COM Jun 18 2019 23:33:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298

4481175 +EDI: CITICORP.COM Jun 18 2019 23:33:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241

4481177 +EDI: CITICORP.COM Jun 18 2019 23:33:00 CITI, PO BOX 6077, SIOUX FALLS, SD 57117-6077

4481176 EDI: CITICORP.COM Jun 18 2019 23:33:00 CITI, PO BOX 183051, COLUMBUS, OH 43218-3051

4481178 EDI: CITICORP.COM Jun 18 2019 23:33:00 CITI, PO BOX 183113, COLUMBUS, OH 43218-3113

4481181 EDI: CITICORP.COM Jun 18 2019 23:33:00 CITIBANK, N.A., BANKRUPTCY DEPT.,
7920 NW 110TH STREET, KANSAS CITY, MO 64153

4515710 EDI: CAPITALONE.COM Jun 18 2019 23:33:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

4481144 +EDI: IRS.COM Jun 18 2019 23:33:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP.,
P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

4481188 +EDI: BANKAMER2.COM Jun 18 2019 23:33:00 MBNA AMERICA, PO BOX 17054,
WILMINGTON, DE 19850-7054

4481189 +EDI: BANKAMER2.COM Jun 18 2019 23:33:00 MBNA AMERICA, P.O. BOX 15286,
WILMINGTON, DE 19886-0001

4481187 +EDI: BANKAMER.COM Jun 18 2019 23:33:00 MBNA AMERICA, 400 CHRISTIANA ROAD,
NEWARK, DE 19702-3208

4481190 +EDI: BANKAMER.COM Jun 18 2019 23:33:00 MBNA AMERICA BANK, N.A., 655 PAPER MILL ROAD,
MAILSTOP 1411, WILMINGTON, DE 19884-1510

4481191 +EDI: MID8.COM Jun 18 2019 23:33:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255

4481195 E-mail/Text: Bankruptcies@nragroup.com Jun 18 2019 19:45:35 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG, PA 17106-7015

4481194 +E-mail/Text: Bankruptcies@nragroup.com Jun 18 2019 19:45:35 NATIONAL RECOVERY AGENCY,
2491 PAXTON ST, HARRISBURG, PA 17111-1036

4481202 +EDI: SEARS.COM Jun 18 2019 23:33:00 SEARS/CBNA, 701 E 60TH ST NORTH, PO BOX 6241,
SIOUX FALLS, SD 57117-6241

4481201 +EDI: SEARS.COM Jun 18 2019 23:33:00 SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283

4481203 EDI: SEARS.COM Jun 18 2019 23:33:00 SEARS/CITIBANK SD, NA, 8725 W SAHARA AVE,
MC 02/02/03, THE LAKES, NV 89163-0001

4481204 EDI: NEXTEL.COM Jun 18 2019 23:33:00 SPRINT, KSOPHT0101-Z4300, 6391 SPRINT PARKWAY,
OVERLAND PARK, KS 66251-4300

4481205 +EDI: NEXTEL.COM Jun 18 2019 23:33:00 SPRINT, PO BOX 8077, LONDON, KY 40742-8077

4481207 +EDI: CITICORP.COM Jun 18 2019 23:33:00 UNIVERSAL/CITI, P.O. BOX 44167,
JACKSONVILLE, FL 32231-4167

4481206 +EDI: CITICORP.COM Jun 18 2019 23:33:00 UNIVERSAL/CITI, PO BOX 6241,
SIOUX FALLS, SD 57117-6241

4481208 EDI: USBANKARS.COM Jun 18 2019 23:33:00 US BANK, PO BOX 5227, CINCINNATI, OH 45201

4493296 EDI: USBANKARS.COM Jun 18 2019 23:33:00 US BANK N.A., BANKRUPTCY DEPARTMENT,
P.O. BOX 5229, CINCINNATI, OH 45201-5229

4481210 +EDI: USBANKARS.COM Jun 18 2019 23:33:00 US BANK HOME MORTGAGE, 4801 FREDERICA ST,
OWENSBORO, KY 42301-7441

4481145 +E-mail/Text: kcm@yatb.com Jun 18 2019 19:44:41 YORK ADAMS TAX BUREAU, 1405 N DUKE STREET,
PO BOX 15627, YORK, PA 17405-0156

4566909 +E-mail/Text: kcm@yatb.com Jun 18 2019 19:44:41 YORK ADAMS TAX BUREAU*, PO BOX 15627,
YORK, PA 17405-0156

TOTAL: 52

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4481140* +DOUGLAS R. KIEL, 480 MORITZ ROAD, ORRTANNA, PA 17353-9718
 4524497* +PHH Mortgage Corporation, Mortgage Service Center, One Mortgage Way, Mt. Laurel, NJ 08054,
 Mailstop: SV 08054-4637
 4566908* YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET, PO BOX 15627, YORK, PA 17405-0156
 4481171 ##+CERTIFIED RECOVERY SYSTEMS LLP, 6161 SAVOY SUITE 600, HOUSTON, TX 77036-3339
 4481198 ##+PENN CREDIT CORP., P.O. BOX 988, HARRISBURG, PA 17108-0988
 4481199 ##+PENN CREDIT CORPORATION, 916 S 14TH ST, HARRISBURG, PA 17104-3425

TOTALS: 0, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
 James Warmbrodt on behalf of Creditor U.S. Bank National Association bkgroup@kmlawgroup.com
 Jerome B Blank on behalf of Creditor PHH MORTGAGE CORPORATION pamb@fedphe.com
 Joseph Angelo Dessoye on behalf of Creditor PHH MORTGAGE CORPORATION pamb@fedphe.com
 Kevin BATTERY on behalf of Creditor U.S. Bank National Association kbattery@rascrane.com
 Kevin BATTERY on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION kbattery@rascrane.com
 Lawrence V. Young on behalf of Debtor 1 Douglas R. Kiel lyoung@cgalaw.com,
 tlocondro@cgalaw.com;somegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Douglas R. Kiel
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-01947-HWV**

Social Security number or ITIN **xxx-xx-2172**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

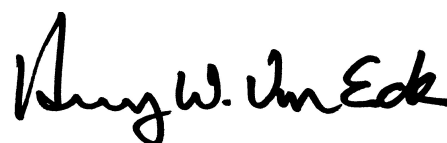
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas R. Kiel
aka Douglas Ray Kiel

6/18/19

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.